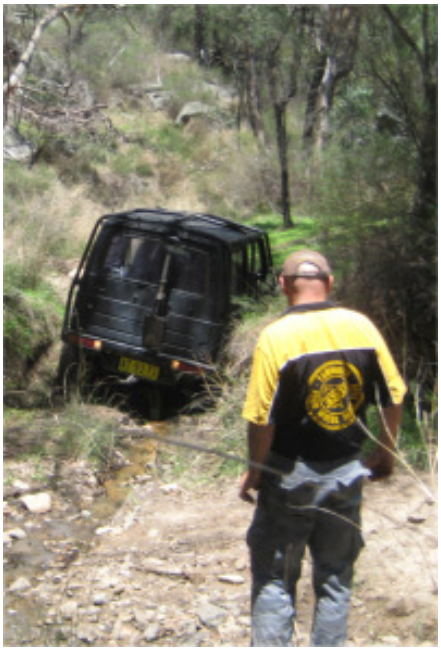
Tamworth 4WD Club Newsletter - AUG 2020

Club Meetings - 2nd Tuesday each month. 6:30pm at St Johns Hall, 72 Napier Street, Tamworth.

Next meeting : AGM, Tue 8 Sep 2020.



Facebook (Public):
"Tamworth 4wd Club (Unofficial)"

Facebook (Financial Members) :
"Tamworth 4wd Club (Finance Members)"

PO Box 3345
West Tamworth
NSW 2340

tam4wdclub@hotmail.com

Tamworth 4wd Club

Editors Blurb

Hi Everyone,

With a few trips and Christmas in July planned on the horizon, its hoping that we can get out and about whilst still staying safe from the dreadful pandemic. We are still so lucky to be out in the country and to not be in lock down. Imagine being (living) in Melbourne at the moment…

We've pushed Christmas in July back a few months - it will be a combined Christmas in July social weekend with Halloween theme on the last weekend in October, with the dates still tentative. Here's hoping that between now and then social distancing and lock downs will keep things in check.

Stay safe out there.

"How's my engineering ?"

Box trailer, lives in a back street in a local surrounding town !

Tamworth 4wd Club

Tamworth 4wd Club is a family orientated club. We cater for family participation in recreational four wheel driving and camping trips into bushland areas of the great natural beauty and attraction. Club trips can be one day or weekend drives into the state forests and national parks of the local area. Trips of longer duration to various parts of Australia (Simpson Desert, Fraser Island, Cape York, Victorian High Country) are planned annually and in advance. The choice of trips you take is entirely yours, from easy scenic trips to beautiful areas of near inaccessible terrain. Other clubs activities include social outings, bush camping, bush walking, fishing, driver training days, Christmas-in-July social weekend, demonstrations and inter-club activities.

2019-2020 Committee

President	- Rick Burton	e: president.tam4wdclub@gmail.com
Vice President	- Dave Maunder	
Secretary	- Katrina Burton	e: secretary.tam4wdclub@gmail.com
Treasurer	- Leanne Middleton	e: treasurer.tam4wdclub@gmail.com
Association Delegate	- Dave Maunder	e: delegate.tam4wdclub@gmail.com
Publicity Officer	- Adrian Altona	
Equipment Officer	- Paul Ellison	
Newsletter Editor	- Chrissy Maunder	
Public Officer	- Graeme Hodge	
Driver Awareness Officers	- Leanne Middleton, Dave Maunder	
Driver Awareness Assistants	- Matt Elison	
Trip Advisors	- Graeme Hodge, Leanne Middleton, Matt Elison, Dave Maunder	

14 July 2020—Meeting Minutes.

Meeting opened at 6:34pm. Meeting closed : 7:04pm.
Members in attendance : 7
Minutes of last meeting true and correct, confirmed :Dave & Paul

Correspondence in: Port Macquarie Newsletter.
Correspondence out: Tamworth July newsletter sent to all current members.
Tamworth July newsletter sent to all current sponsors.

Dave has "Newsletter USB" for everyone to be made aware of, in case he looses it. To be reimbursed for $11 for postage of six newsletters from Quirindi to Tamworth businesses.

Financials: Reserve Account : $4334.67
Working Account : $1527.71

Business Arising

- AGM confirmed for 8th September. Adrian to do ad in Newspaper and FB page.
  * There will be pizza to entice members to turn up.
  * Hoping for a nice warmish night so that we can have meeting outside.

- "Come and Try day" postponed due to both weather and #rona. Property is currently way too wet to have vehicles driving around, with further "higher than average rainfall" predicted over the next month.

- "Christmas-in-July" is now "Christmas-in-July with Halloween in October".
  - It's on for the weekend of Sat 31 October - Sunday 01 November. And to add even more confusion, come on out anytime Friday 30th October.
  - Come as your favourite Halloween type character. Or plunk a pumpkin on your head.
  - Kids can do trick or treat. For Adults, better bring a lolly or eight.
  - We can dress up and / or decorate. Is there such a thing as spider web in a spray can?
  - Halloween type foods.
  - Leanne offered to shop.
  - Col, Dave and Dave to cook.
  - Rick and Katrina to try to round up prizes from sponsors.
  - Katrina to check older pre-posted FB for Christmas in July poster or create one.
  - Katrina to look for letter of support 'we are looking for prizes on behalf of club'
  - If anyone has further input, or ideas, please post them up on to the Financial Members Facebook group.
  - Advertising for the event, along with RSVP'ing will be done in due course.
  - Working bee for bonfire making will be advertised/discussed next month.

General Business

Leanne is still in pursuit of old club supplies, eg, old briefcase.
Rick and Katrina to bring in printer and box.

Forgotten and missed from last Newsletter : New England 4wd show was cancelled due to the plague. On the same day Ag-quip was also advertised as being cancelled.

Trips

- For the record, Coffs Harbour trip that was ran in July by Taylor was not an official club trip. At the time of the trip, Taylor was not a financial member.

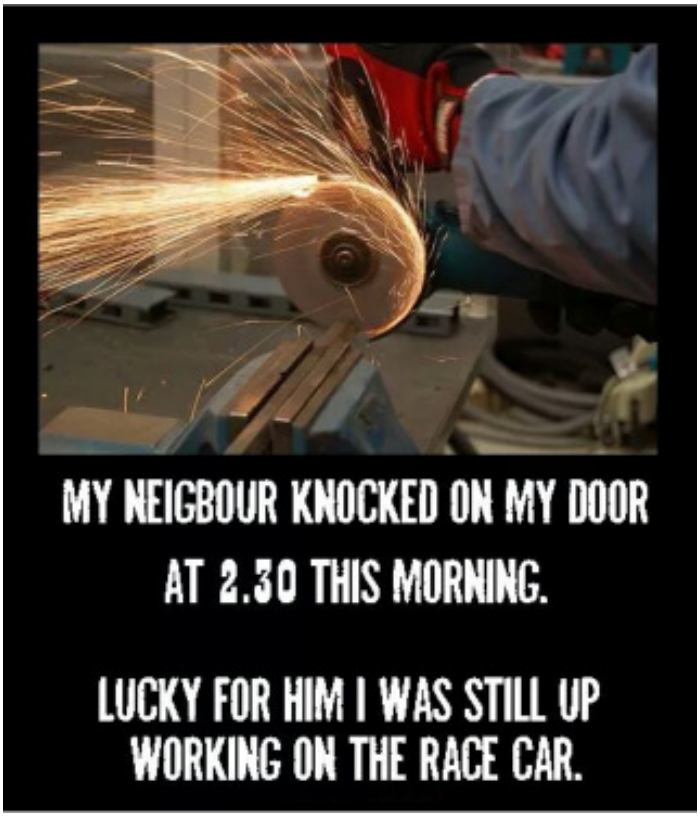
- It was mentioned as a reminder to all members, that a member that runs/conducts an official trip (which goes through the books at a meeting), must be a financial member at that time.

- New Years Eve at Ponderosa at Hanging Rock, Nundle. Actual dates to be confirmed, but definitely be there to ring in the New Year 31 Dec 2020 - 01 Jan 2021. Ran by Leanne and Col. Lets kick #Rona in the head.

- Coolah Tops trip proposed for Easter 2021. 02/April to 05/April. Will be ran by Dave M. Five waterfalls (Two or three are easy to get to), numerous camping spots (some with good pit loo's), three awesome lookouts, steam relics and historical sights, giant gum tree, a forest of giant grass trees, screaming Black Cockatoo's, night time wildlife (Sugargum gliders and possums are everywhere). Very limited number of tracks - nearly classify them all as good gravel roads. 4wd tracks that are throughout the Park and Forest are mostly locked.

Tamworth 4wd Club

Bushy fixing stuff for rego...



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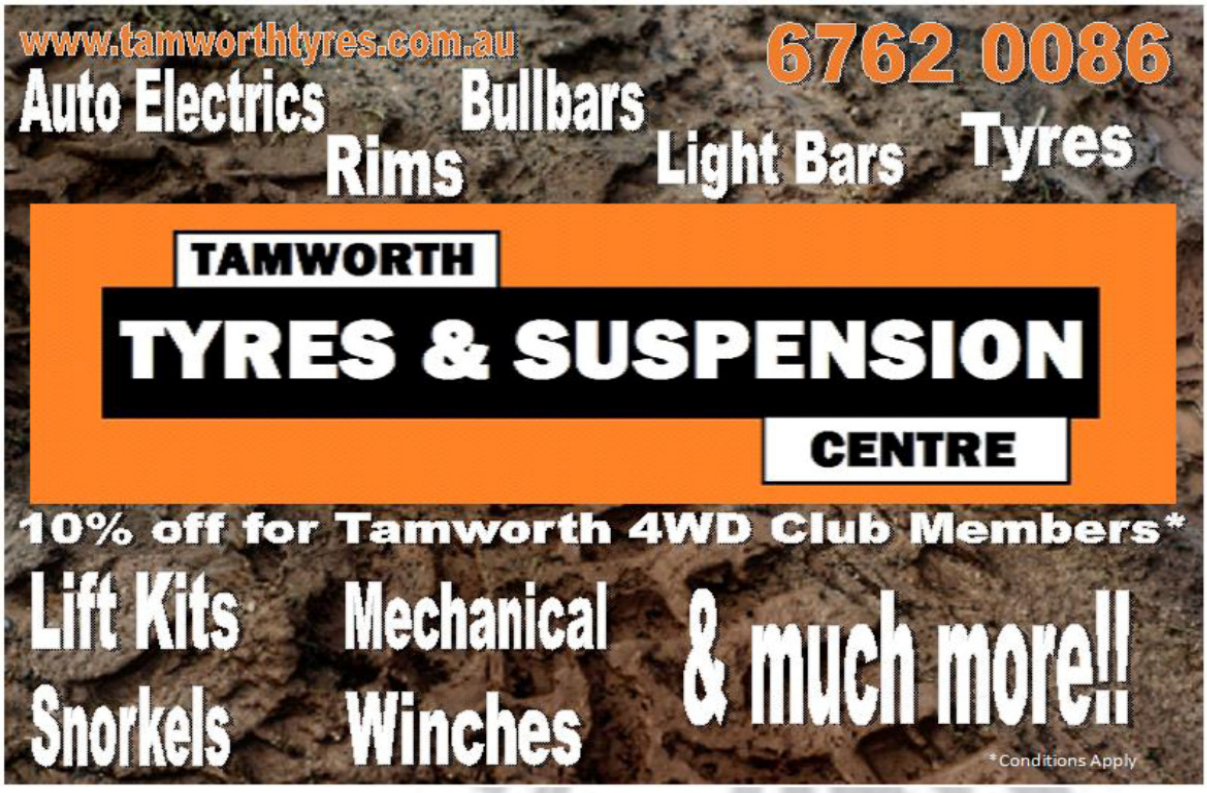

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HISTORY OF THE TAMWORTH 4WD CLUB

Tamworth Recreational 4WD Club was formed in 1976 by local Four Wheel Drive owners. It is a family orientated club and caters for family participation in recreational four wheel drive touring and camping trips into bushland areas of the great natural beauty and attraction.Club trips can be one day or weekend drives into the state forests and national parks of the local area. Trips of longer duration to various parts of Australia (eg Simpson Desert, Fraser Island, Cape York, Kakadu just for ideas) are planned annually and in advanced. The choice of trip you take is entirely yours, from easy scenic trips to beautiful areas of near inaccessible terrain.Other clubs activities include social outings, bush camping, bush walking, fishing, driver training days, Xmas in July, demonstrations and inter club activities.

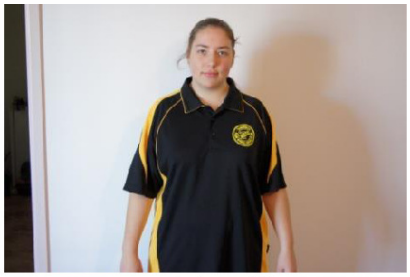
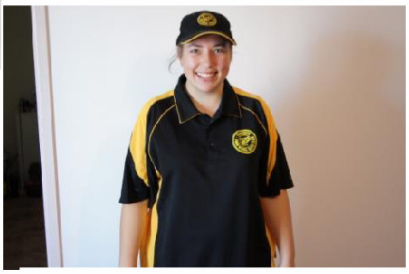
THE CLUB'S OBJECTIVES

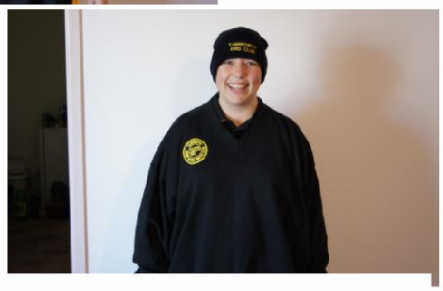
- To promote safety, friendship and courtesy, both ON and OFF the road, through training, community activities, club and family touring and camping activities
- To promote and encourage family social activities and organise club tours
- To conduct meetings and classes whereby members may obtain knowledge enabling them to become proficient in handling, navigation, care and maintenance of their vehicle
- And in particular to encourage and foster the activity of recreational four wheel driving and endeavor to establish same in the eyes of various Government Departments etc (in particular the National Parks and Wildlife Service, State Forest of N.S.W) as a recognised and responsible family past time.
- To actively encourage the conservation of Australia's natural environment

Trip Leader Responsibilities

- The trip leader is responsible for ensuring that the trip is conducted in a safe and responsible manner.
- All members who reserve a place in your trip should be recorded, their phone number and an emergency contact number taken. This will allow you to advise them if the conditions change or to contact Family in the event of n emergency.
- A reconnaissance trip and good maps and/or knowledge of the area are required to conduct a safe trip.
- Any permission for access needs to be obtained beforehand.
- It is your responsibility to decide if the weather conditions have altered the trip grading, as you may need to advise the participants before the trip.
- At the start point, introduce yourself, check-in all participants, collect the donation for Westpac Helicopter, check the correct equipment if necessary, and explain the nature details of the trip to all. Assign a main backup UHF channel at this point.
- Ask two older members to act as control vehicles. A “Rear Marker” and “Centre Marker” are usually best to help guide the convoy safely.
- Proceed at a legal pace that suits all participants, and keep in touch with your designated control vehicles to judge the convoy’s progress.
- It is your responsibility to assess the track conditions, and guide the group throughout the trip to ensure a safe and enjoyable outing.
- At the conclusion of the trip, check-off all participants and retrieve any loan equipment if necessary.
- Take donation money to next meeting and hand to treasurer.

Club Merchandise



Adults:

- $27 - Polo Shirts
- $30 - Jumpers
- $40 - Hoodies
- $15 - Caps
- $15 Beanies

Kids

- $22 - Polo Shirts
- $17 - T-Shirts
- $30 - Jumpers
- $35 - Hoodies

If anyone is interested in ordering merchandise please contact Treasurer – Leanne Middleton

BANK ACCOUNT DETAILS

Account Name : Tamworth 4WD Club

B.S.B.: 032-621

Account Number: 895405

PLEASE MAKE SURE YOU PUT YOUR NAME AS THE REFENCE SO WE KNOW WHO THE MONEY IS FOR

MEMBERSHIP FORMS

All members will need to complete a membership form when paying their annual membership fees.

This helps to keep records updated on current members and for insurance purposes.

NEW FORMS ARE AVAILABLE AT MEETINGS OR CONTACT THE SECRETARY

Tamworth 4WD Club Membership Renewal/Confirmation of Details

Surname: ..... **First Name:** ..... DOB: .....

Partner's Name: ..... DOB: .....

Child's Name: ..... DOB: .....

Child's Name: ..... DOB: .....

Child's Name: ..... DOB: .....

Child's Name: ..... DOB: .....

Child's Name: ..... DOB: .....

Residential Address: .....

.....

Postal Address: .....

Which would you prefer published in the newsletter? Residential/Postal

Email Address: .....

Note: Club Newsletters will be **emailed** to members wherever possible. If you do not want to have the newsletter emailed to you and you would prefer it by mail, please tick the box below.

☐ I wish to receive the newsletter by ordinary mail and not by email.

Phone Number: Home: ..... **Work**: .....

Mobile/s: .....

Vehicle Details: Make: ..... Model: .....

Year: ..... Registration: .....

Name of Relative/friend in case of emergency: .....

Emergency contact phone number: .....

Signature of Member: ..... Date: .....

Signature of Partner: ..... Date: .....

Please send completed form to:

Tamworth 4wd Club
PO Box 3345
West Tamworth NSW 2340 **or**
Bring completed form along to the next club meeting and hand it to the secretary

MEMBERS CONDUCT

If the conduct of any member shall, in the opinion of the Committee, be contrary to the welfare or interest of the Club, the member may be called upon to justify and explain such conduct to a special meeting of the Committee and, if after consideration at such meeting, a majority present is of the opinion that the conduct of such member is as charged, the Committee may caution, suspend or expel such member. Any decision shall be conveyed to the member in writing by the Secretary. If the member so cautioned, suspended or expelled by the Committee wishes they may appeal in writing to the Club and request a Special General Meeting of the Club to discuss such appeal. The Special General Meeting so called my reverse of alter the Committee's decision on a two thirds majority of the members resent at such meeting. Such decision of the Special General Meeting of the Club shall be final.

Bushy gets a little excited when he sees this photo. Subaru Brumby on 37's with a 351 engine in the tray; lives in Perth somewhere Coils are overrated. " MUD RUNNER !! "

Current Financial Members

Rick & Katrina Burton
Colin & Leanne Middleton
Greg McNamara
Jodie Thompson
Paul Ellison
Dave & Karma Walters
Aaron Walters
Tim & Foale Patterson
Adrian Altona
Chrissy & Dave Maunder
Clint and Kim Green
Paul Ellison,
Shaun Morrison
Rachel Aguis
Peyman Parvazinia

Life Members
Graeme Hodge
Phil Swindale
Grant Sweetman
Bob Tallon

TAMWORTH FOUR WHEEL DRIVE CLUB INCORPORATED

CONSTITUTION

The name of the Club formed under the rules shall be the Tamworth Four Wheel Drive Club and the Club shall be a non profit making organisation.

OBJECTIVES

A: To promote friendship and courtesy on the road through social gathering, touring and in competition between members of the Club.

B: To conduct meetings and classes whereby members may obtain knowledge enabling them to become proficient in handling, navigation, care and maintenance of their vehicle.

D: To facilitate the location and purchase of replacement vehicles, new and used parts at the best possible prices.

E: And in particular, to encourage and foster the activity of four wheel driving and to endeavour to establish same in the eyes of various Government Departments (in particular the National Parks and Wildlife Service, Forestry Commission of NSW etc) as a recognised and responsible pastime.

MEMBERSHIP

Membership shall be open to any person interested in the furtherance of the objectives of the Club. Application for membership shall be in writing and in such form as the Committee shall determine. All members shall be approved by the Committee of the Club. Membership valid for 12 months from 01/05/xxxx to the 30/04/xxxx

LIFE MEMBERSHIP

Life membership may be conferred upon a member in recognition of outstanding and exceptional services to the Club over a considerable period of time. The recipient shall be titled 'Life Member' and shall be entitled to all member privileges whilst being exempted from all membership subscriptions. This definition is to be constructed broadly so as to include Family membership.

Election of a Life Member is to be considered at an Annual General Meeting only and shall require a majority of at least two thirds of those members present and entitled to vote. Nominations for Life Membership shall be in writing from at least 25% of financial members.

SUBSCRIPTIONS

There shall be a joining fee and an annual subscription, the amount of which shall be determined by the Committee from time to time. Membership is on a family basis and allows two adult members of the family to vote.

New members joining after the 1st October in any year will have their membership automatically carry on into the next financial year.

Joining fee and the first annual subscriptions shall be payable upon the Committee's acceptance of the membership proposal. All annual subscriptions shall be due and payable from 01/05/xxxx and valid for one year and any membership that is not renewed within three months will automatically terminate.

MANAGEMENT

The Management of the Club shall be vested in the Committee which shall consist of the President, one Vice President, Secretary and Treasurer and two ordinary members of the Club. The Committee may, from time to time, for such purposes as it may think fit, appoint two or more of its members as a subcommittee. All office bearers shall be responsible and act in an honorary capacity.

COMMITTEE

The Committee shall be elected by ballot at the Annual General Meeting and shall hold office until the next Annual General Meeting. It shall consist of the President, one Vice President, Secretary and Treasurer and two other members. Provided that the above qualification for holding one of the said four positions shall be construed broadly and not so as to prevent otherwise qualified persons from holding such positions. The whole of the Committee shall retire at the following Annual General Meeting and shall be eligible for re election. Any office becoming vacant during the period of twelve months may be filled by the committee and the person elected shall hold the office until the next Annual General Meeting.

The Committee shall have the power to make repeal and amend such By Laws as they may, from time to time, consider necessary for the well being of the Club, which shall not be inconsistent with the Constitution, and all such By Laws shall be binding upon the members until repealed by the Committee or set aside by the resolution of a General Meeting of the Club. The Committee shall have the power to invite any other person to attend Committee meetings whom they consider may be of assistance to them in a professional or technical or other capacity for advice and guidance provided that such a person shall not be entitled to vote as a member of the Committee. Any member of the Committee failing to attend two consecutive meetings without leave shall cease to be a member thereof.

FINANCIAL YEAR

The financial year of the Club shall conclude on the 31st of March.

GENERAL MEETING

A: The Annual General Meeting of the Club shall be held in April each year when the Annual Report, Balance Sheet, election of Life Members and honorary Auditors Report shall be presented provided, however, that in the event of the business of such meeting not being completed it may be adjourned and the business completed at an adjourned meeting which shall be held not later than the 30th April of that year.

B: Other special General Meetings of the Club may be convened at any time by the Secretary upon being requested to do so by the Committee or by the requisition in writing by at least 25% of financial members.

C: Annual General Meeting and Special General Meetings to be announced at the two proceeding General Meetings or as notified in the Tamworth Four Wheel Drive Club Newsletter. No other notification to be given.

D: A notice of Annual General Meetings and Special General Meetings shall state the time and place and nature of the meeting and the business to be transacted. No business other than that of which notice has been given shall be conducted at such meeting.

E: At all meetings the President shall be chairman or, in his absence, such member as is appointed by the Committee.

F: At all Annual General Meetings and Special General Meetings only financial members of the Club will be allowed to attend and shall have the right to vote. In the event of an equality of votes the Chairman shall have a second or casting vote. Voting shall be by a show of hands or, if required, by the majority of the meeting, or if the Committee shall so decide, by ballot.

G: At Annual General Meetings and Special General Meetings a quorum shall be 25% of the voting membership.

COMMITTEE MEETINGS

A: The Committee shall meet at least once in every month. The quorum at such meetings shall be 3 members of the Committee.

B: The President shall act as chairman or, in his absence, such other member of the Committee as may be selected by a majority of the members present.

C: Each member of the Committee shall have one vote and in the event of an equality of votes the chairman shall have a second or casting vote.

D: Minutes of the proceedings of the Committee Meetings shall be kept and shall be open for inspection by any member of the Club.

FUNDS

The funds of the Club shall be deposited in an account with a bank or building society and such account operated upon by any two of the President, Vice President, Secretary and Treasurer. The income and property of the Club shall be applied solely towards the promotion of the objectives of the Club. No money shall be paid to individual members of the Club unless by way of reimbursement for monies spent on behalf of the Club or for services rendered at the request of the Club and then only if approved by the Committee. No two members of the same family are permitted to be signatories on cheques.

ACCOUNTS

All accounts for payment, as authorised by the Committee, shall be met promptly by the Treasurer in his/her capacity.

INDEMNITY

Office bearers of the Club who, by the authority of the Committee, accept or incur any pecuniary liability on behalf of the Club shall be held indemnified by the Club against any personal loss in respect of such liability.

AUDIT

The Club members shall nominate two auditors at the March meeting. An audit of the Treasury records is to be conducted at the end of the Club's financial year and a full report of this audit is to be presented to the members at the Annual General Meeting each year.

AMENDMENT OF THE CONSTITUTION

The Constitution may be amended at any Special General Meeting of which due notice in writing has been given, provided that such notice shall specify all proposed amendments and provided further that any amendments shall require a majority of at least two thirds of those members present and entitled to vote. Amendments of the Constitution may be proposed by the Committee or by any member of the Club provided that any proposed amendment shall be notified in writing to the Secretary not later than two months prior to the date on which the Special General Meeting is to be held.

NSW & ACT Association Club Insurance. AON - Insurance FAQs. The facts.

1. What activities should I advise 4WD NSW/ACT of?
All activities your organisation and members carry out, including fundraising, shows, events.

2. What about new activities or a change in activities?
These should be advised to 4WD NSW/ACT to advise Aon.

3. What does the Public Liability policy cover me for?
The policy covers all sums for which you become legally liable to pay to third parties as compensation for personal injury and/ or property damage caused by an occurrence in connection with your organisation/member activities. The policy should cover all activities of the organisation/members including those of volunteers.

4. What does Protector/Association Liability policy cover me for?
Cover for your organisation's directors, officers and bearers for legal obligations arising from their duties. It also protects your organisation against alleged wrongful acts and extends to employment practices liability and fidelity.

5. Why do we need Protector/Association Liability policy?
A director, officer or bearer of your NFP in carrying out their normal duties, may receive an allegation of wrongdoing. So too, may paid staff or volunteers as part of the daily running of the organisation, for example, when giving advice via the phone, your website or marketing material. That's why our Protector/Association Liability will help cover the organisation and the individual.

6. What does Volunteer Personal Accident cover me for?
Covers all club volunteers, members and their registered visitors; along with all associated office bearers and officials of the Policyholder for accidental injury or death whilst carrying out club sanctioned activities as per policy terms and conditions.

7. In the event of a claim, can I admit liability?
No matter how minor an accident, in the event of a claim or incident that may lead to a claim no liability should be admitted. It is most important that no admission of liability, either verbally or in writing, be made as this constitutes a breach of policy conditions and may prejudice acceptance of the claim or the claim settlement.

8. Do you require a list of all our volunteers/members?
4WD NSW/ACT requires a list of club names and total number of members involved with the organisation in a year.

9. What if our circumstances change from those originally declared?
If you merge with or takeover an organisation, or change your activities, i.e. organise an

event, add additional activities, etc, you must advise 4WD NSW/ACT to advise Aon to ensure cover is extended to cover these activities.

10. We are fully insured, why do we need risk management?
Insurance is only one way to manage the risks facing an organisation. It may not be the best way of managing a risk because:
a. it may cost much more than other ways of controlling risk.
b. it does not achieve the preferred outcome (preventing harm), it only compensates after the event/injury.
c. it may not cover all risks and may be capped to a ceiling.
d. Insurance policies have exclusions which risk management needs to factor in.

11. Why do volunteers/members need to be part of our risk management plan?
A 4WD group is responsible for the actions of its volunteers/members and paid staff. Inappropriate volunteer behaviour can seriously harm and prevent a 4WD organisation from achieving its mission. Volunteers/members, like employees, are a valuable resource to your organisation and should be part of any risk management system. Including volunteers/members in your risk management system will help protect both your organisation and your volunteers/members. There are also various volunteer protection Acts that do not lessen the need for appropriate risk management strategies. Several Laws such as work health safety and occupational health and safety impose requirements for training both staff and volunteers.

12. What are some common mistakes in risk management plans?
a. they are formally prepared, but never implemented or regularly revised.
b. they cover the risk that are easy to treat and leave the difficult risks untreated.
c. they rely too heavily on insurance as a strategy.
d. they assume the organisation's insurance covers risks that it does not.
e. the risk management plan is not amended when insurance policies alter or new activities begin.

13. Wouldn't it be easier just to copy another organisation's risk management plan?
4WD organisations are diverse, even within the same sector. A risk management plan will be quite different even for similar organisations because of variables such as size, organisational culture, property ownership and leadership. You are far more likely to identify all of the risks relating to your organisation by working through the process of planning your own risk management strategy, than by just blindly copying another organisation's work. An understanding of what risk management means and an ownership of strategy to protect and enhance the mission of your organisation are essential.

14. How are volunteers/members covered for accidental injury?
Apart from Medicare, the only other cover available is Voluntary Workers Personal Acci-

dent. These policies can be extended to cover unpaid members of organisations
If injured by third party's liability policies may then be involved where volunteers could sue for the negligent injury.

15. How do I cover one day events?

These can be an extension to your existing 4WD NSW/ACT Public Liability policy if it is a sanctioned event by 4WD NSW/ACT. If you are holding an event which involves members of the public and not just 4WD NSW/ACT members and their guests, you will need to take out additional one-off event Public Liability coverage. A one-off event declaration form is required to be completed.

16. Can I Insure Market Stalls?

These can be added to your existing policy or one-off cover provided.

17. Does our policy have an age limit?

The only policy that usually has an age limit is Voluntary Workers Personal Accident and travel policies. Your Voluntary Workers Personal Accident policies has "nil" age limitations but beware as coverage is still only for volunteers/members and the volunteers/members must be able to take direction/orders from the organisation and work independently. All policy terms and conditions still apply.

18. Are volunteers/members covered at events?

Coverage should be provided through Public Liability and Voluntary Workers Personal Accident for authorised 4WD events.

19. What insurance cover does 4WD organisations need?

As a member organisation of 4WD NSW and ACT if you have elected to take insurance cover you are automatically covered for Public Liability, Volunteer Personal Accident & Protector/Association Liability. Each organisation may require different insurances due to their risks and the activities they provide. To assist with deciding what insurances you may need, it is recommended you use our Insurance Puzzle Solver or speak to one of our brokers.

20. What are the benefits of using Aon NFP team for my insurance needs?

Aon is one of Australia's largest brokers and has been working with NFPs and charities for over 30 years. We have a team of dedicated brokers who can tailor insurances for risks commonly found in your industry.

21. How can I make a claim?

To make a claim on your policy contact 4WD NSW/ACT directly to discuss the incident so it can be notified to Aon for review.

22. When do I receive my Certificate of Currency?

You will receive your Certificate of Currency by request to 4WD NSW/ACT.